

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION

bknotice

IN RE:

DIANE LOUISE KINDT
2670 HAVERKNOLL DRIVE
CINCINNATI, OH 45231CASE NO. 16-10101
CHAPTER 13
JUDGE BETH A. BUCHANAN

Debtor

CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT
AND CASE HISTORY ELIGIBLE FOR DISCHARGE

The above case having been completed on Jan 11, 2021, the Trustee has filed this Certification of Final Payment and Case History and has attached a detailed record of all receipts and disbursements. A review of the case file at the Bankruptcy Court did not reveal any filed proofs of claims other than as herein set forth.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

Bankruptcy Rule 1007 (b) (7) requires the Chapter 13 debtor to file a statement regarding completion of a course in personal financial management, prepared as prescribed by the appropriate official form. The statement required by this section shall be filed by the debtor no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of discharge.

Within twenty one (21) days of the filing of this Chapter 13 Trustee's Certification of Final Payment and Case History, debtors shall file with the Court the "Debtor(s)' Certification Regarding Issuance of Discharge Order". The form can be viewed on the Trustee's website at www.13network.com.

1. The case was filed on Jan, 13, 2016 and confirmed on Mar, 22, 2016. The case is submitted for closing as COMPLETED.
2. The amount paid to the Trustee by or on behalf of the debtor(s) was \$124,001.93.
3. The Trustee made disbursements to the creditor(s) listed below:

| CREDITOR NAME | CLASS | CLAIM AMOUNT | PRINCIPAL PD | INTEREST PD | BALANCE DUE |
|-------------------------------------|------------------------|----------------------|--------------|-------------|-------------|
| PERITUS PORTFOLIO SERVICES | VEHICLE | \$9,871.50 | \$9,871.50 | \$1,092.70 | \$0.00 |
| Clm #: 0001 | Dividend Paid: 100.00% | Interest Rate: 5.00% | | | |
| COMMENT: 2011 NISSAN ALTIMA | | | | | |
| EAGLE LOAN CO. OF OHIO | SECURED CREDITOR | \$400.00 | \$400.00 | \$34.32 | \$0.00 |
| Clm #: 0002 | Dividend Paid: 100.00% | Interest Rate: 5.00% | | | |
| SN SERVICING CORPORATION | MORTGAGE ARREARS | \$7,721.80 | \$7,721.80 | \$0.00 | \$0.00 |
| Clm #: 0003 | Dividend Paid: 100.00% | Interest Rate: .00% | | | |
| SN SERVICING CORPORATION | ONGOING MORTGAGE | \$10,458.96 | \$10,458.96 | \$0.00 | \$0.00 |
| Clm #: 0004 | Dividend Paid: 100.00% | Interest Rate: .00% | | | |
| COMMENT: FEBRUARY 2016-JANUARY 2017 | | | | | |
| ONEMAIN FINANCIAL | SECURED CREDITOR | \$2,816.00 | \$2,816.00 | \$289.95 | \$0.00 |
| Clm #: 0005 | Dividend Paid: 100.00% | Interest Rate: 5.00% | | | |
| COMMENT: 2004 JEEP GRAND CHEROKEE | | | | | |
| SIMS FURNITURE | SECURED CREDITOR | \$2,483.89 | \$2,483.89 | \$353.12 | \$0.00 |
| Clm #: 0006 | Dividend Paid: 100.00% | Interest Rate: 5.00% | | | |

| CREDITOR NAME | CLASS | CLAIM AMOUNT | PRINCIPAL PD | INTEREST PD | BALANCE DUE |
|-----------------------------------|------------------------|----------------------|--------------|-------------|-------------|
| THE CASTLE | NOT FILED | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0007 | Dividend Paid: 100.00% | Interest Rate: 5.00% | | | |
| COMMENT: PAY IN FULL | | | | | |
| INTERNAL REVENUE SERVICE | PRIORITY UNSECURED | \$16,539.04 | \$16,539.04 | \$0.00 | \$0.00 |
| Clm #: 0008 | Dividend Paid: 100.00% | Interest Rate: .00% | | | |
| ATTORNEY GENERAL-STATE OF OHIO | PRIORITY UNSECURED | \$3,437.80 | \$3,437.80 | \$0.00 | \$0.00 |
| Clm #: 0009 | Dividend Paid: 100.00% | Interest Rate: .00% | | | |
| VICTORIA D. GARRY, ESQ. | NOTICE ONLY | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0010 | Dividend Paid: .00% | Interest Rate: .00% | | | |
| QUANTUM3 GROUP, LLC | UNSECURED CREDITOR | \$1,266.62 | \$381.25 | \$0.00 | \$0.00 |
| Clm #: 0011 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| AMERICAN PROFIT RECOVERY | NOT FILED | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0012 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| ANIMAL CARE CENTER OF FAIRFIELD | NOT FILED | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0013 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| AMERICAN INFOSOURCE | UNSECURED CREDITOR | \$87.91 | \$26.46 | \$0.00 | \$0.00 |
| Clm #: 0014 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| CHECK N GO | NOT FILED | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0015 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| CREDIT COLLECTION SERVICE | NOT FILED | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0016 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| DUKE ENERGY SHARED SERVICES, INC. | NOT FILED | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0017 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| EZ CORP ONLINE INC. | NOT FILED | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0018 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| FASHION BUG | NOT FILED | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0019 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| JEFFERSON CAPITAL SYSTEMS, LLC | UNSECURED CREDITOR | \$395.76 | \$119.12 | \$0.00 | \$0.00 |
| Clm #: 0020 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| RUSHMORE LOAN MANAGEMENT SERVICES | NOT FILED | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0021 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| GOLDEN VALLEY LENDING | UNSECURED CREDITOR | \$1,000.00 | \$301.00 | \$0.00 | \$0.00 |
| Clm #: 0022 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| WORLD FINANCIAL NETWORK | NOT FILED | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0023 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| MONROE & MAIN | NOT FILED | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0024 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| OHIO ACCEPTANCE SOLUTIONS | NOT FILED | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0025 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| PNC BANK | NOT FILED | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0026 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| PORTFOLIO RECOVERY ASSOCIATES | UNSECURED CREDITOR | \$665.36 | \$200.27 | \$0.00 | \$0.00 |
| Clm #: 0027 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| PYOD LLC | UNSECURED CREDITOR | \$3,103.43 | \$934.13 | \$0.00 | \$0.00 |
| Clm #: 0028 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| RISE | NOT FILED | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0029 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| UNIQUE NATIONAL COLLEC | NOT FILED | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0030 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |

| CREDITOR NAME | CLASS | CLAIM AMOUNT | PRINCIPAL PD | INTEREST PD | BALANCE DUE |
|---|-----------------------------|---------------------|--------------|-------------|-------------|
| NATIONAL CREDIT ADJUSTER | NOTICE ONLY | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0031 | Dividend Paid: .00% | Interest Rate: .00% | | | |
| POLER & ASSOCIATES | NOTICE ONLY | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0032 | Dividend Paid: .00% | Interest Rate: .00% | | | |
| MANLEY, DEAS & KOCHALSKI | NOTICE ONLY | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0033 | Dividend Paid: .00% | Interest Rate: .00% | | | |
| COMMENT: NATIONSTAR MORTGAGE | | | | | |
| GREGORY D. DELEV, ESQ. | NOTICE ONLY | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0034 | Dividend Paid: .00% | Interest Rate: .00% | | | |
| COMMENT: OH DEPT TAX | | | | | |
| FENTON & MCGARVEY, P.S.C. | NOTICE ONLY | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Clm #: 0035 | Dividend Paid: .00% | Interest Rate: .00% | | | |
| COMMENT: PERITUS PORTFOLIO SERVICES | | | | | |
| INTERNAL REVENUE SERVICE | UNSECURED CREDITOR | \$24,760.85 | \$7,453.02 | \$0.00 | \$0.00 |
| Clm #: 0036 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| MERCY MEDICAL ASSOCIATES - EPIC | NOT SPECIFICALLY LISTED | \$134.28 | \$40.42 | \$0.00 | \$0.00 |
| Clm #: 0037 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| MERCY EMERGENCY CARE SERVICES | NOT SPECIFICALLY LISTED | \$336.66 | \$101.33 | \$0.00 | \$0.00 |
| Clm #: 0038 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| ATTORNEY GENERAL-STATE OF OHIO | UNSECURED CREDITOR | \$2,063.81 | \$621.21 | \$0.00 | \$0.00 |
| Clm #: 0039 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| SN SERVICING CORPORATION | ONGOING MORTGAGE | \$10,455.84 | \$10,455.84 | \$0.00 | \$0.00 |
| Clm #: 0040 | Dividend Paid: 100.00% | Interest Rate: .00% | | | |
| COMMENT: FEBRUARY 2017-JANUARY 2018 | | | | | |
| SN SERVICING CORPORATION | ONGOING MORTGAGE | \$14,149.60 | \$14,149.60 | \$0.00 | \$0.00 |
| Clm #: 0041 | Dividend Paid: 100.00% | Interest Rate: .00% | | | |
| COMMENT: FEBRUARY 2018 - MAY 2019 | | | | | |
| SN SERVICING CORPORATION | ONGOING MORTGAGE (DUE DATE) | \$12,035.76 | \$12,035.76 | \$0.00 | \$0.00 |
| Clm #: 0042 | Dividend Paid: 100.00% | Interest Rate: .00% | | | |
| COMMENT: JUNE 2019- MAY 2020 | | | | | |
| SN SERVICING CORPORATION | ONGOING MORTGAGE (DUE DATE) | \$7,135.04 | \$7,135.04 | \$0.00 | \$0.00 |
| Clm #: 0043 | Dividend Paid: 100.00% | Interest Rate: .00% | | | |
| COMMENT: JUNE 2020 - JANUARY 2021 | | | | | |
| PERITUS PORTFOLIO SERVICES | UNSECURED CREDITOR | \$1,597.71 | \$480.91 | \$0.00 | \$0.00 |
| Clm #: 10001 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| COMMENT: Split Claim 2011 NISSAN ALTIMA | | | | | |
| EAGLE LOAN CO. OF OHIO | UNSECURED CREDITOR | \$2,478.56 | \$746.05 | \$0.00 | \$0.00 |
| Clm #: 10002 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| COMMENT: Split Claim | | | | | |
| ONEMAIN FINANCIAL | UNSECURED CREDITOR | \$6,131.84 | \$1,845.68 | \$0.00 | \$0.00 |
| Clm #: 10005 | Dividend Paid: 30.10% | Interest Rate: .00% | | | |
| COMMENT: Split Claim 2004 JEEP GRAND CHEROKEE | | | | | |

4. Summary of Disbursements:

| | SECURED | PRIORITY | UNSECURED | CONT DEBTS | TOTAL |
|------------|-------------|-------------|-------------|------------|--------------|
| CLAIM AMT | \$77,528.39 | \$19,976.84 | \$44,022.79 | \$0.00 | \$141,528.02 |
| PRIN. PAID | \$77,528.39 | \$19,976.84 | \$13,250.85 | \$0.00 | \$110,756.08 |
| INT. PAID | \$1,770.09 | \$0.00 | \$0.00 | \$0.00 | \$1,770.09 |

5. Costs of Administration:

The clerk was paid \$0.00 through the plan for the filing fee.
The debtor(s)' attorney was allowed \$3,500.00 and was paid \$3,500.00.
The Trustee was paid \$7,485.82 pursuant to 11 U.S.C. 1302.
The Trustee was paid \$6.05 for administrative notice fees.
The debtor(s) were charged \$0.00 for NSF items.
Refunds to the debtor(s) and/or new trustee total \$483.89.

6. When relief from stay is granted, or the claim has otherwise been paid, the claim balance due will be reflected as zero.

CERTIFICATION AND OPPORTUNITY TO OBJECT

The debtor having completed payments under the plan and the Trustee having filed a Chapter 13 Trustee's Certification of Final Payment and Case History;

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within thirty (30) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released on the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor(s), and debtor(s)' attorney.

A Trustee's Final Report and Notice to Clerk That Case Can Be Closed will be filed with the Court after all checks issued by the Trustee have been paid. Creditors - No notice will be given of the filing of the Final Report as this notice is intended to comply with Fed.R.Bankr.P.5009(a).

MARGARET A. BURKS, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

NOTICE

IF A DEBTOR(S)' CERTIFICATION IS NOT TIMELY FILED, THIS CASE WILL BE CLOSED. IF THE DEBTOR(s) SUBSEQUENTLY FILES A MOTION TO REOPEN TO ALLOW FOR THE FILING OF THE DEBTOR(S)' CERTIFICATION, THE DEBTOR MUST PAY THE FULL REOPENING FEE.

Respectfully submitted,/s/

/s/ Margaret A. Burks, Esq.

Margaret A. Burks, Esq.
Chapter 13 Trustee
Attorney No. OH 0030377

Francis J. DiCesare, Esq.
Staff Attorney
Attorney No. OH 0038798

Tammy E. Stickley, Esq.
Staff Attorney
Attorney Reg No. OH 0090122

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I hereby certify that a copy of the foregoing CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY ELIGIBLE FOR DISCHARGE was served electronically on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the court and by first class mail on January 21, 2021 addressed to:

DIANE LOUISE KINDT
2670 HAVERKNOLL DRIVE
CINCINNATI, OH 45231

AMERICAN INFOSOURCE
P.O. BOX 5008
CAROL STREAM, IL 60197

CAR CONNECTION
4425 DIXIE HIGHWAY
FAIRFIELD, OH 45014

EAGLE LOAN CO. OF OHIO
1169 SMILEY AVE
CINCINNATI, OH 45240

GOLDEN VALLEY LENDING
635 E HWY 20 "E"
UPPER LAKE, CA 95485

INTERNAL REVENUE SERVICE
P.O. BOX 7346
PHILADELPHIA, PA 19101-7346

JEFFERSON CAPITAL SYSTEMS
P.O. BOX 7999
SAINT CLOUD, MN 56302-9617

MERCY EMERGENCY CARE SERVICES
6681 COUNTRY CLUB DRIVE
GOLDEN VALLEY, MN 55427

MERCY MEDICAL ASSOCIATES - EPIC
% NORTH AMERICAN CREDIT SERVICES
2810 WALKER ROAD
CHATTANOOGA, TN 37421

OHIO DEPT. OF TAXATION
ATTN: BANKRUPTCY DIVISION
P.O. BOX 530
COLUMBUS, OH 43216-0530

ONEMAIN FINANCIAL
P.O. BOX 3251
EVANSVILLE, IN 47731

PERITUS PORTFOLIO SERVICES
P.O. BOX 141419
IRVING, TX 75014

PORTFOLIO RECOVERY ASSOCIATES
P.O. BOX 41067
NORFOLK, VA 23541

PYOD LLC
% RESURGENT CAPITAL SERVICES
P.O. BOX 19008
GREENVILLE, SC 29602

QUANTUM3 GROUP, LLC
P.O. BOX 788
KIRKLAND, WA 98083

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727 MADISON AVENUE
COVINGTON, KY 41011

SN SERVICING CORPORATION
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/s/ Margaret A. Burks, Esq.

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